



P: 1300 650 200 | F: 1300 650 201 | W: www.mortgage-mart.com.au
 E: applications@mortgage-mart.com.au

SMART VARIABLE LOAN

Loan Purpose: Purchase, refinance, debt consolidation, business/investment & cash out as standard.
(Construction including Builder Owner & Bridging options available on request)

Borrower: PAYG, Self Employed Full Doc or Self Employed Lo Doc options

Maximum Loan Amount: \$5,000,000 up to 70% (refer to your BDM for quote)
 \$1,500,000 up to 80% (refer below table for rates)
 \$1,500,000 up to 75% for Construction

Rate Options for loan sizes up to \$1,500,000:

- Full Doc Owner Occupied Special
- Full Doc Residential - Purchase or Refinance
- Lo Doc Residential - Purchase or Refinance
- Construction - Residential Full or Lo Doc
- Bridging Finance - Full or Lo Doc
- Rural Resi <100 Acres Full Doc up to \$1.250m
- Rural Resi <100 Acres Lo Doc up to \$1.250m

	<65% from	<75% from	<80% from
Full Doc Owner Occupied Special	3.49%	3.69%	3.89%
Full Doc Residential - Purchase or Refinance	3.59%	3.79%	3.99%
Lo Doc Residential - Purchase or Refinance	4.49%	4.89%	4.99%
Construction - Residential Full or Lo Doc	7.29%	7.29%	NA
Bridging Finance - Full or Lo Doc	NA	NA	NA
Rural Resi <100 Acres Full Doc up to \$1.250m	4.99%	5.49%	NA
Rural Resi <100 Acres Lo Doc up to \$1.250m	5.99%	6.49%	NA

Credit Impaired: Minor life event credit impairment considered under 80%. Rate loadings may apply

Payment Options: Principle & Interest
 Interest Only up to 5 years (a loading of 0.40% applies - excludes Owner Occupied)

Term: Up to 30 years

Security: Residential and rural residential properties up to & over 100 acres with a dwelling

Minimum Security Size: 50 sqm exclusive of balconies & car parking

Min. Servicing Support:

- Full Doc - minimum of 2 payslips and employment reference*
- Lo Doc - Borrower declaration & Accountant letter OR BAS OR Trading Statements

Construction Loans:

- 5 progress draws - valuation inspection processing fees apply (from \$230 each stage)
- Once construction is complete the client applies for rate to revert to standard variable

Full Doc Standard Fees

Lo Doc Standard Fees

	Full Doc Standard Fees	Lo Doc Standard Fees
Application fee from	from 1.10% - 1.75%	1.25% - 2.00%
Valuation fee from	\$440.00	\$440.00
Lender Legal fee from	\$880.00	\$880.00
Monthly fee	\$15.00	\$15.00
Settlement fee	\$399.00	\$399.00
Discharge fee from	\$535.00	\$535.00

- Interest rates for construction purposes revert to standard variable post completion.
- Rural residential loans (non income producing) over 100 acres considered from 9.99% up to 55% on application.
- Additional lending terms, conditions or security location restrictions may apply on a case by case basis.